

ATTORNEY DOCKET NO. Credit-System/SCH
Serial No.: 09/690,074In the Claims

Please cancel claims 7-9 and 11.

1. (Amended) A device comprising:

a slot, having surfaces which are sized to receive an edge of a rectangular credit card which edge is formed by the thickness of the credit card that extends between the credit card front surface and the credit card rear surface, and surfaces of said slot covering said credit card, said slot sized to receive, as an inserted portion, said edge of said credit card, and said slot including reading elements, which are sized to read from said edge of said credit card; and

b9
circuitry, responsive to inserting said credit card, which operates to read information from the credit card when inserted.

2. A device as in claim 1 further comprising a portable phone, said slot formed in surfaces on said portable phone.

3. A device as in claim 2 wherein said circuitry comprises electrical contacts, reading information which is stored in said credit card over said electrical contacts.

4. (Amended) A device as in claim 1 wherein said reading elements include optical readers which read optical information from said credit card.

5. A device as in claim 3 wherein said circuitry provides power at the time of reading, said power adapted for providing a specified power amount to the credit card.

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B9 cont.

6. (Amended) A device as in claim 1 wherein said reader covers less than 1/3 of an overall length of said credit card's longer edge.

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10. (Amended) A credit card formed with a rectangular element having a front surface, a rear surface, and edge surfaces extending between said front and rear surfaces, and extending around an entire perimeter of said rectangular element, front surface having writing indicating a credit card number thereon, and said rear surface being opposite said first surface, said storing machine readable credit card information which can be read, and said credit card including means for allowing reading of said credit card information from said edge surface.

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12. A credit card as in claim 10 further comprising a credit card reading slot, sized to accept said short axis, and including a reader therein which reads said credit card information when said short axis is inserted into said credit card slot.

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13. (Amended) A credit card as in claim 10, wherein said credit card information is magnetically coded information.

14. (Amended) A credit card formed with a rectangular element having edges, and meeting areas between said edges, said element having a first surface with writing indicating a credit card number thereon, and a second surface opposite said first surface, and an edge surface, extending around a perimeter of the credit card, said writing being substantially in the direction of a long axis of said rectangular element, said rectangular element also having a short axis which is substantially perpendicular to said long axis and further comprising machine readable credit card information, stored in a way which allows reading of said credit card information from said credit card; and a credit card reading slot, sized to accept a corner of said credit card, and including a reader therein which reads said credit card information when said corner is inserted into said credit card reading slot.

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15. (Amended) A credit card as in claim 10, wherein said machine readable credit card information is stored electronically in said credit card, and said credit card further comprises terminals on said edge surface allowing readout of information from said credit card electronically.

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16. (Amended) A credit card as in claim 10 wherein said credit card information is stored optically and further comprising an optical interface part allowing reading of said optical information from said edge surface.

17. A credit card as in claim 10, further comprising at least one battery in said credit card, powering electronic circuitry in said credit card.

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18. A credit card as in claim 17, further comprising a serial communication device in said credit card, wherein said credit card information is stored electronically in said credit card and said credit card further comprises electronic terminals allowing readout of said credit card information from said credit card, said readout comprising communicating with said electronic information via said serial communication device.

19. A credit card as in claim 10, further comprising a credit card reading slot which receives only a portion of said credit card and covers less than half of any part of a long axis of said credit card when said credit card is inserted.

20. (Amended) A method comprising:
storing information in a credit card sized device which is rectangular and has a long axis and a short axis; and
reading information from said credit card wherein said reading comprises inserting a portion of said credit card into a reader, allowing said reader to read

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information from said credit card, and issuing an audible indication when said reader is completed reading said information from said credit card.

21. A method as in claim 20, wherein said reading comprises inserting a portion of said credit card into a reader, allowing said reader to read information from said credit card, and issuing an audible indication when said reader is completed reading said information from said credit card.

22. A method as in claim 20, wherein said reading comprises inserting said credit card into a credit card reader with one of said short axes of said credit card being substantially parallel to an axis of said reader, and reading information in a direction parallel to said short axis.

23. (Amended) A method comprising:
storing information in a credit card sized device which is rectangular and has a long axis and a short axis; and

reading information from said credit card, wherein said reading comprises inserting a portion of said credit card into a reader, allowing said reader to read information from said credit card,

wherein said reading comprises inserting only a corner portion of said credit card, formed by an intersection of two edges of said credit card, into said card reader, and maintaining all other portions of said credit card being external to said card reader, during said reading.

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24. A method as in claim 20 wherein said reading comprises inserting said credit card into a portable telephone.

25. A method as in claim 24 wherein said inserting comprises inserting said credit card in a direction in which a short axis of said credit card is parallel to a wall of a housing of said portable telephone and at least $\frac{1}{2}$ of a surface of a long axis of said credit card remains external to said portable telephone during said inserting.

26. (Amended) A method as in claim 24 wherein said inserting comprises inserting said credit card into said portable telephone in a direction in which only an edge portion of said credit card, formed by an intersection of two orthogonal axes of said credit card, is inserted into said portable phone, and all other portions of said credit card are external to said portable phone during said reading.